

Pension Credit – Who can claim and how?

2 types of Pension credit are applicable:-

Savings Credit – this is where you have saved towards your pension and therefore have managed to have some money towards your pension but require a top up.

Guarantee Credit - Guarantee Credit tops up your weekly income if it's below £201.05 (for single people) or £306.85 (for couples).

In order to claim for these pensions you require to do the following:-

Step 1

Make sure you've reached the qualifying age by checking the table of dates above, by using our benefits calculator or the gov.uk calculator.

Step 2

It only takes one phone call and you won't have to fill in a form. Call the Pension Credit claim line on **0800 99 1234** (textphone: 0800 169 0133). They will fill in the application for you over the phone. It'll be quicker if you have the following details to hand:-

- National Insurance number
- Bank account details
- Information about your income, savings and investments
- Information about your pension (if you have one)
- Details of any housing costs (such as mortgage, interest payments, service charges)
- Partner's details (if you have a partner)

If you require help to do so then can be in touch with 25% ME group or your local AgeUK office who can assist with process.

Can I get Guarantee Credit?

You may be eligible for Guarantee Credit if you've reached State Pension age. This is now the same for men and women and is gradually increasing to reach 66 by October 2020. Working out your State Pension age can be tricky, but you can check your qualifying age easily using [GOV.UK's State Pension calculator](#).

If you're an eligible age, you can claim Guarantee Credit if your weekly income is less than £201.05 if you're single, or £306.85 if you're a couple.

If you're an eligible age, but your weekly income is higher than these thresholds, you may still claim Guarantee Credit if you meet one of the following criteria:

- you have a severe disability
- you are a carer
- you have to pay housing costs like a mortgage.

Can I get Savings Credit?

To be eligible for Savings Credit, you must have reached State Pension age before 6 April 2016. The amount you'll get will depend on the savings and income you already have. You can claim Pension Credit regardless of whether you're still working or have retired.

Also be aware of the following :-

For every pound of occupational pension you have above £85 per week, your Contributory ESA is reduced by fifty pence.

Therefore if you are in receipt of ESA contributions based it will be affected by the amount of Pension you receive from previous employment.

Information in relation to your Pension Credit and entitlements can be found on gov.uk website or by getting in touch with the Advocacy Service to discuss further.

Advocacy Service

25% ME Group

August 2023